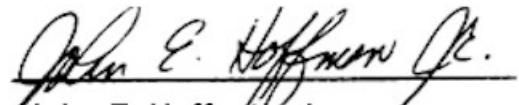


**This document has been electronically entered in the records of the United States Bankruptcy Court for the Southern District of Ohio.**

**IT IS SO ORDERED.**



  
John E. Hoffman, Jr.  
United States Bankruptcy Judge

Dated: October 25, 2010

BK1009187  
(DP)

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
AT COLUMBUS

IN RE:

ELIZABETH ANNETTE CAMERON  
  
Debtor

Case No. 10-50991

Chapter 13  
Judge Hoffman, Jr.

ORDER GRANTING MOTION FOR  
ORDER AUTHORIZING LOAN  
MODIFICATION OF THE SECURED  
CREDITOR, AMERICAN HOME  
MORTGAGE SERVICING, INC.  
(PROPERTY ADDRESS: 5005  
MAJESTIC DRIVE EAST,  
COLUMBUS, OH 43232) (DOC.  
#36)

This matter came to be considered on the Motion for Order Authorizing Loan Modification (the "Motion") filed by American Home Mortgage Servicing, Inc. ("Movant") on September 13, 2010 as Pacer Document #36 for the property located at 5005 Majestic Drive East, Columbus, OH 43232.

Movant has alleged that good cause exists for granting the

Motion and that Debtor, counsel for Debtor, the Chapter 13 Trustee, and all necessary parties were served with the Motion as indicated on the Certificate of Service attached to said Motion. No party filed a response or otherwise appeared in opposition to the Motion.

Based on this, it appears appropriate to grant the authorization requested.

**IT IS THEREFORE ORDERED:**

1. The Motion is granted and the Debtor and Secured Creditor are permitted to enter into a Loan Modification Agreement according to the terms attached to this order as Exhibit "A".

**SO ORDERED**

/s/ Steven H. Patterson  
Ohio Supreme Court #0073452  
LERNER, SAMPSON & ROTHFUSS  
Attorneys for Movant  
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Cincinnati, Ohio 45201-5480  
(513) 412-6600, ext. 3373  
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/s/Karen E. Hamilton  
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EX. A

**HOME AFFORDABLE MODIFICATION PROGRAM**  
**SCHEDULE A MODIFICATION SUMMARY**

**Loan Number:** [REDACTED] 1640

**Borrower Name:** Robert Cameron

**Co-Borrower Name:** Elizabeth Cameron

Modification Summary	Original Terms	Modified Terms	Variance	% Change
Payment - P&I	\$788.83	\$674.32	(\$114.51)	
Payment - Escrow	\$180.50	\$253.16	\$72.66	
Payment - HOA	\$20.47	\$20.47	\$0.00	
Total Payment	\$969.33	\$927.48	(\$41.85)	-4.3
Interest Rate	8.250	5.000	-3.250	
Remaining Term	292	292	0	
Current UPB	\$100,542.94	\$113,776.18	\$13,233.24	
LTV	287%	325%	38%	
Maturity Date	09/01/2034	09/01/2034		
Est PITIAS Variance	(\$173.09)			
Est Bor Mth Inc	\$83.33			
Est half of Pmt Var	\$86.55			
Max Mth Inc Amt	\$83.33			

**ADDITIONAL NOTES**

Mod Effective Date: 06/01/2010

Interest Rate Fixed thru the maturity of the loan

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